

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Brian J. Russick</b>          | Social Security number or ITIN | xxx-xx-0825 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: <b>17-27294-JNP</b>                      |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian J. Russick

2/14/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brian J. Russick  
Debtor

Case No. 17-27294-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 14, 2022

Form ID: 3180W

Total Noticed: 48

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2022:**

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Brian J. Russick, 321 Center Ave., Runnemede, NJ 08078-1535  |
| aty       | + Harold Kaplan, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927   |
| aty       | + Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814   |
| cr        | + CitiGroup Mortgage Loan Trust 2021-RP2, RAS Crane PLLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927  |
| cr        | + DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437   |
| cr        | + DITECH FINANCIAL LLC FKA GREEN TREE SERVICING LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  |
| 517030262 | + ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079   |
| 517030263 | + Borough of Runnemede, Attn: Tax Office, 24 N. Black Horse Pike, Runnemede, NJ 08078-1663   |
| 517138096 | + Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311  |
| 517030264 | Camden County MUA, PO Box 1105, Bellmawr, NJ 08099-5105  |
| 519254276 | + Citigroup Mortgage Loan Trust 2021-RP2, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250   |
| 519254277 | + Citigroup Mortgage Loan Trust 2021-RP2, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Citigroup Mortgage Loan Trust 2021-RP2 Serviced by Select Portfolio Servicing, |
| 517716937 | DITECH FINANCIAL LLC FKA GREEN TREE SERVICING LLC, DITECH FINANCIAL LLC, P.O.BOX 6154, RAPID CITY SD 57709-6154  |
| 517116482 | Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154  |
| 517030270 | + Ditech Financial, LLC, PO Box 6154, Rapid City, SD 57709-6154  |
| 517030271 | + Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  |
| 517030272 | + Experian, PO Box 4500, Allen, TX 75013-1311  |
| 517030273 | + Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388   |
| 517030276 | Jan Waters, 1319 Lafayette Ave, Westville, NJ 08093  |
| 518654768 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826  |
| 518654769 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826 Greenville, SC 29603-0826  |
| 517030283 | + PSE&G, 80 Park Plaza, Newark, NJ 07102-4194  |
| 517125819 | + PSE&G, Attn: Bankruptcy, PO Box 14444, New Brunswick, NJ 08906-4444  |
| 517030280 | + Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437   |
| 517030284 | South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091   |
| 517030288 | + TransUnion, PO Box 2000, Chester, PA 19016-2000  |

TOTAL: 26

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | Feb 14 2022 23:04:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Feb 14 2022 23:04:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517030265 | + EDI: CAPITALONE.COM                      | Feb 15 2022 03:18:00 | Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253   |
| 517030266 | + EDI: CAPITALONE.COM                      | Feb 15 2022 03:18:00 | Capital One Bank USA NA, Bankruptcy Dept., PO  |

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|           |   |                      |  |
|-----------|---|----------------------|--|
|           |   |                      | Box 30285, Salt Lake City, UT 84130-0285   |
| 517030267 | + Email/Text: commonwealth@ebn.phinsolutions.com    | Feb 14 2022 23:04:00 | Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641   |
| 517030268 | + Email/Text: ebnnotifications@creditacceptance.com | Feb 14 2022 23:03:00 | Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  |
| 517030269 | + Email/PDF: creditonebknotifications@resurgent.com | Feb 14 2022 23:09:13 | Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873   |
| 517030274 | + EDI: IIC9.COM                                     | Feb 15 2022 03:18:00 | IC Systems, Inc, Attention: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378   |
| 517030275 | + EDI: IRS.COM                                      | Feb 15 2022 03:18:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346   |
| 517234290 | Email/PDF: resurgentbknotifications@resurgent.com   | Feb 14 2022 23:09:17 | LVNV Funding LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675   |
| 517201173 | Email/PDF: resurgentbknotifications@resurgent.com   | Feb 14 2022 23:09:28 | LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587      |
| 517181421 | + EDI: MID8.COM                                     | Feb 15 2022 03:18:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  |
| 517030277 | + EDI: MID8.COM                                     | Feb 15 2022 03:18:00 | Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  |
| 517030279 | + Email/PDF: bankruptcy@ncfsi.com                   | Feb 14 2022 23:09:13 | New Century Financial Services, Inc., 110 S Jefferson Road, Whippany, NJ 07981-1038  |
| 518654769 | Email/Text: mtgbk@shellpointmtg.com                 | Feb 14 2022 23:04:00 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826 |
| 518654768 | Email/Text: mtgbk@shellpointmtg.com                 | Feb 14 2022 23:04:00 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826  |
| 517030281 | EDI: PRA.COM  | Feb 15 2022 03:18:00 | Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502   |
| 517030282 | Email/Text: signed.order@pfwattorneys.com           | Feb 14 2022 23:04:00 | Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  |
| 517030287 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov        | Feb 14 2022 23:04:00 | State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695  |
| 517030285 | + EDI: SWCR.COM                                     | Feb 15 2022 03:18:00 | Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958  |
| 517030286 | + EDI: SWCR.COM                                     | Feb 15 2022 03:18:00 | Southwest Credit Systems, 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958   |
| 517133546 | + EDI: AIS.COM                                      | Feb 15 2022 03:18:00 | Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901   |
| 517030289 | + EDI: VERIZONCOMB.COM                              | Feb 15 2022 03:18:00 | Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225  |
| 517030290 | + EDI: WFFC.COM                                     | Feb 15 2022 03:18:00 | Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438  |

TOTAL: 24

**BYPASSED RECIPIENTS**

District/off: 0312-1

User: admin

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| lm        | *             | Ditech Financial, LLC, PO Box 6154, Rapid City, SD 57709-6154            |
| 517030278 | ##+           | Midwest Recovery Syste, 2747 W Clay Street, Saint Charles, MO 63301-2557 |

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2022 at the address(es) listed below:

| Name               | Email Address   |
|--------------------|---|
| Denise E. Carlon   | on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Harold N. Kaplan   | on behalf of Creditor CitiGroup Mortgage Loan Trust 2021-RP2 hkaplan@rasnj.com informationathnk@aol.com   |
| Isabel C. Balboa   | ecfmail@standingtrustee.com summarymail@standingtrustee.com   |
| Laura M. Eggerman  | on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com   |
| Nicholas V. Rogers | on behalf of Creditor DITECH FINANCIAL LLC FKA GREEN TREE SERVICING LLC nj.bkecf@fedphe.com   |
| Rebecca Ann Solarz | on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com   |
| Thomas G. Egner    | on behalf of Debtor Brian J. Russick tegner@mcdowelllegal.com<br>tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis<br>on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com |
| U.S. Trustee       | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 8